

Monthly CSRS annuity payments for letter carriers who retire on April 1, 2017

The table below provides monthly basic annuity, survivor reduction and reduced annuity amount estimates for letter carriers who plan to take optional retirement on April 1, 2017.

Estimates are computed by using the given high-3 aver-

ages, which are based on the basic pay earned by full-time Step 0 carriers and vary by length of postal/federal/military service.

Reduced annuity amounts reflect the difference between the given basic annuity and survivor reduction figures.

| Years of Service ² | CC Grade 1 / High-3 Average ¹ : \$59,256 | | | CC Grade 2 / High-3 Average ¹ : \$60,485 | | |
|------------------------------------|---|--------------------------------------|--|---|--------------------------------------|--|
| | Basic Annuity | Max. Survivor Deduction ³ | Max. Survivor Reduced Annuity ⁴ | Basic Annuity | Max. Survivor Deduction ³ | Max. Survivor Reduced Annuity ⁴ |
| 20 | \$1,790 | \$157 | \$1,634 | \$1,827 | \$160 | \$1,667 |
| 21 | 1,889 | 166 | 1,722 | 1,928 | 170 | 1,758 |
| 22 | 1,988 | 176 | 1,811 | 2,029 | 180 | 1,848 |
| 23 | 2,086 | 186 | 1,900 | 2,130 | 190 | 1,939 |
| 24 | 2,185 | 196 | 1,989 | 2,230 | 201 | 2,030 |
| 25 | 2,284 | 206 | 2,078 | 2,331 | 211 | 2,121 |
| 26 | 2,383 | 216 | 2,167 | 2,432 | 221 | 2,211 |
| 27 | 2,481 | 226 | 2,256 | 2,533 | 231 | 2,302 |
| 28 | 2,580 | 236 | 2,345 | 2,634 | 241 | 2,393 |
| 29 | 2,679 | 245 | 2,433 | 2,734 | 251 | 2,483 |
| 30 | 2,778 | 255 | 2,522 | 2,835 | 261 | 2,574 |
| 31 | 2,876 | 265 | 2,611 | 2,936 | 271 | 2,665 |
| 32 | 2,975 | 275 | 2,700 | 3,037 | 281 | 2,756 |
| 33 | 3,074 | 285 | 2,789 | 3,138 | 291 | 2,846 |
| 34 | 3,173 | 295 | 2,878 | 3,238 | 301 | 2,937 |
| 35 | 3,271 | 305 | 2,967 | 3,339 | 311 | 3,028 |
| 36 | 3,370 | 315 | 3,056 | 3,440 | 322 | 3,119 |
| 37 | 3,469 | 324 | 3,145 | 3,541 | 332 | 3,209 |
| 38 | 3,568 | 334 | 3,233 | 3,642 | 342 | 3,300 |
| 39 | 3,666 | 344 | 3,322 | 3,742 | 352 | 3,391 |
| 40 | 3,765 | 354 | 3,411 | 3,843 | 362 | 3,481 |
| 41 | 3,864 | 364 | 3,500 | 3,944 | 372 | 3,572 |
| 41+11 months and over ⁵ | 3,950 | 373 | 3,578 | 4,032 | 381 | 3,652 |

1. High-3 averages for both grades (formerly levels) are for carriers who have worked full-time on a continuous basis between April 1, 2014, and March 31, 2017, at Step 0 (formerly Step 12).

2. Years of service includes any unused sick leave.

3. The reduction for a survivor's annuity is the amount necessary to provide maximum benefits (55% of basic annuity) to a surviving spouse.

4. If covered by the NALC Health Benefit Plan, a further deduction of either \$381.74 per month if for self plus one (code 323), \$363.76 if for self and family (code 322), or \$167.70 if for self only (code 321) will be made. In addition, premiums for any coverage under the Federal Employees' Group Life Insurance Program will reduce the net annuity further.

5. Under CSRS rules, the maximum allowable yearly annuity cannot exceed 80 percent of an annuitant's high-3 average. This limit is reached when an annuitant's years of service amount to 41 years and 11 months. Individuals with more than 41 years and 11 months of service will not get a higher annuity based on additional service, but may get slightly more than 80 percent of their high-3 average on the basis of unused sick leave accumulated under CSRS.

Monthly CSRS annuity payments for letter carriers who retire on May 1, 2017

The table below provides monthly basic annuity, survivor reduction and reduced annuity amount estimates for letter carriers who plan to take optional retirement on May 1, 2017.

Estimates are computed by using the given high-3 aver-

ages, which are based on the basic pay earned by full-time Step 0 carriers and vary by length of postal/federal/military service.

Reduced annuity amounts reflect the difference between the given basic annuity and survivor reduction figures.

| Years of Service ² | CC Grade 1 / High-3 Average ¹ : \$59,328 | | | CC Grade 2 / High-3 Average ¹ : \$60,558 | | |
|------------------------------------|---|--------------------------------------|--|---|--------------------------------------|--|
| | Basic Annuity | Max. Survivor Deduction ³ | Max. Survivor Reduced Annuity ⁴ | Basic Annuity | Max. Survivor Deduction ³ | Max. Survivor Reduced Annuity ⁴ |
| 20 | \$1,792 | \$157 | \$1,635 | \$1,829 | \$160 | \$1,669 |
| 21 | 1,891 | 167 | 1,724 | 1,930 | 171 | 1,760 |
| 22 | 1,990 | 176 | 1,813 | 2,031 | 181 | 1,851 |
| 23 | 2,089 | 186 | 1,902 | 2,132 | 191 | 1,941 |
| 24 | 2,188 | 196 | 1,991 | 2,233 | 201 | 2,032 |
| 25 | 2,287 | 206 | 2,080 | 2,334 | 211 | 2,123 |
| 26 | 2,385 | 216 | 2,169 | 2,435 | 221 | 2,214 |
| 27 | 2,484 | 226 | 2,258 | 2,536 | 231 | 2,305 |
| 28 | 2,583 | 236 | 2,347 | 2,637 | 241 | 2,396 |
| 29 | 2,682 | 246 | 2,436 | 2,738 | 251 | 2,486 |
| 30 | 2,781 | 256 | 2,525 | 2,839 | 261 | 2,577 |
| 31 | 2,880 | 265 | 2,614 | 2,940 | 271 | 2,668 |
| 32 | 2,979 | 275 | 2,703 | 3,041 | 282 | 2,759 |
| 33 | 3,078 | 285 | 2,792 | 3,141 | 292 | 2,850 |
| 34 | 3,177 | 295 | 2,881 | 3,242 | 302 | 2,941 |
| 35 | 3,275 | 305 | 2,970 | 3,343 | 312 | 3,031 |
| 36 | 3,374 | 315 | 3,059 | 3,444 | 322 | 3,122 |
| 37 | 3,473 | 325 | 3,148 | 3,545 | 332 | 3,213 |
| 38 | 3,572 | 335 | 3,237 | 3,646 | 342 | 3,304 |
| 39 | 3,671 | 345 | 3,326 | 3,747 | 352 | 3,395 |
| 40 | 3,770 | 354 | 3,415 | 3,848 | 362 | 3,486 |
| 41 | 3,869 | 364 | 3,504 | 3,949 | 372 | 3,576 |
| 41+11 months and over ⁵ | 3,955 | 373 | 3,582 | 4,037 | 381 | 3,656 |

1. High-3 averages for both grades (formerly levels) are for carriers who have worked full-time on a continuous basis between May 1, 2014, and April 30, 2017, at Step 0 (formerly Step 12).

2. Years of service includes any unused sick leave.

3. The reduction for a survivor's annuity is the amount necessary to provide maximum benefits (55% of basic annuity) to a surviving spouse.

4. If covered by the NALC Health Benefit Plan, a further deduction of either \$381.74 per month if for self plus one (code 323), \$363.76 if for self and family (code 322), or \$167.70 if for self only (code 321) will be made. In addition, premiums for any coverage under the Federal Employees' Group Life Insurance Program will reduce the net annuity further.

5. Under CSRS rules, the maximum allowable yearly annuity cannot exceed 80 percent of an annuitant's high-3 average. This limit is reached when an annuitant's years of service amount to 41 years and 11 months. Individuals with more than 41 years and 11 months of service will not get a higher annuity based on additional service, but may get slightly more than 80 percent of their high-3 average on the basis of unused sick leave accumulated under CSRS.

Clip and save—may not be printed every month. Always available at nalc.org.

Monthly CSRS annuity payments for letter carriers who retire on June 1, 2017

The table below provides monthly basic annuity, survivor reduction and reduced annuity amount estimates for letter carriers who plan to take optional retirement on June 1, 2017.

Estimates are computed by using the given high-3 aver-

ages, which are based on the basic pay earned by full-time Step 0 carriers and vary by length of postal/federal/military service.

Reduced annuity amounts reflect the difference between the given basic annuity and survivor reduction figures.

| Years of Service ² | CC Grade 1 / High-3 Average ¹ : \$59,403 | | | CC Grade 2 / High-3 Average ¹ : \$60,633 | | |
|------------------------------------|---|--------------------------------------|--|---|--------------------------------------|--|
| | Basic Annuity | Max. Survivor Deduction ³ | Max. Survivor Reduced Annuity ⁴ | Basic Annuity | Max. Survivor Deduction ³ | Max. Survivor Reduced Annuity ⁴ |
| 20 | \$1,794 | \$157 | \$1,638 | \$1,832 | \$161 | \$1,671 |
| 21 | 1,893 | 167 | 1,727 | 1,933 | 171 | 1,762 |
| 22 | 1,992 | 177 | 1,816 | 2,034 | 181 | 1,853 |
| 23 | 2,091 | 187 | 1,905 | 2,135 | 191 | 1,944 |
| 24 | 2,190 | 197 | 1,994 | 2,236 | 201 | 2,035 |
| 25 | 2,289 | 206 | 2,083 | 2,337 | 211 | 2,126 |
| 26 | 2,388 | 216 | 2,172 | 2,438 | 221 | 2,217 |
| 27 | 2,487 | 226 | 2,261 | 2,539 | 231 | 2,308 |
| 28 | 2,586 | 236 | 2,350 | 2,640 | 242 | 2,399 |
| 29 | 2,686 | 246 | 2,439 | 2,741 | 252 | 2,490 |
| 30 | 2,785 | 256 | 2,529 | 2,842 | 262 | 2,580 |
| 31 | 2,884 | 266 | 2,618 | 2,943 | 272 | 2,671 |
| 32 | 2,983 | 276 | 2,707 | 3,044 | 282 | 2,762 |
| 33 | 3,082 | 286 | 2,796 | 3,145 | 292 | 2,853 |
| 34 | 3,181 | 296 | 2,885 | 3,246 | 302 | 2,944 |
| 35 | 3,280 | 305 | 2,974 | 3,347 | 312 | 3,035 |
| 36 | 3,379 | 315 | 3,063 | 3,449 | 322 | 3,126 |
| 37 | 3,478 | 325 | 3,152 | 3,550 | 332 | 3,217 |
| 38 | 3,577 | 335 | 3,241 | 3,651 | 343 | 3,308 |
| 39 | 3,676 | 345 | 3,330 | 3,752 | 353 | 3,399 |
| 40 | 3,775 | 355 | 3,420 | 3,853 | 363 | 3,490 |
| 41 | 3,874 | 365 | 3,509 | 3,954 | 373 | 3,581 |
| 41+11 months and over ⁵ | 3,960 | 374 | 3,587 | 4,042 | 382 | 3,661 |

1. High-3 averages for both grades (formerly levels) are for carriers who have worked full-time on a continuous basis between June 1, 2014, and May 31, 2017, at Step 0 (formerly Step 12).

2. Years of service includes any unused sick leave.

3. The reduction for a survivor's annuity is the amount necessary to provide maximum benefits (55% of basic annuity) to a surviving spouse.

4. If covered by the NALC Health Benefit Plan, a further deduction of either \$381.74 per month if for self plus one (code 323), \$363.76 if for self and family (code 322), or \$167.70 if for self only (code 321) will be made. In addition, premiums for any coverage under the Federal Employees' Group Life Insurance Program will reduce the net annuity further.

5. Under CSRS rules, the maximum allowable yearly annuity cannot exceed 80 percent of an annuitant's high-3 average. This limit is reached when an annuitant's years of service amount to 41 years and 11 months. Individuals with more than 41 years and 11 months of service will not get a higher annuity based on additional service, but may get slightly more than 80 percent of their high-3 average on the basis of unused sick leave accumulated under CSRS.

Clip and save—may not be printed every month. Always available at nalc.org.

Monthly CSRS annuity payments for letter carriers who retire on July 1, 2017

The table below provides monthly basic annuity, survivor reduction and reduced annuity amount estimates for letter carriers who plan to take optional retirement on July 1, 2017.

Estimates are computed by using the given high-3 aver-

ages, which are based on the basic pay earned by full-time Step O carriers and vary by length of postal/federal/military service.

Reduced annuity amounts reflect the difference between the given basic annuity and survivor reduction figures.

| Years of Service ² | CC Grade 1 / High-3 Average ¹ : \$59,475 | | | CC Grade 2 / High-3 Average ¹ : \$60,706 | | |
|------------------------------------|---|--------------------------------------|--|---|--------------------------------------|--|
| | Basic Annuity | Max. Survivor Deduction ³ | Max. Survivor Reduced Annuity ⁴ | Basic Annuity | Max. Survivor Deduction ³ | Max. Survivor Reduced Annuity ⁴ |
| 20 | \$1,797 | \$157 | \$1,639 | \$1,834 | \$161 | \$1,673 |
| 21 | 1,896 | 167 | 1,729 | 1,935 | 171 | 1,764 |
| 22 | 1,995 | 177 | 1,818 | 2,036 | 181 | 1,855 |
| 23 | 2,094 | 187 | 1,907 | 2,137 | 191 | 1,946 |
| 24 | 2,193 | 197 | 1,996 | 2,239 | 201 | 2,037 |
| 25 | 2,292 | 207 | 2,086 | 2,340 | 211 | 2,128 |
| 26 | 2,391 | 217 | 2,175 | 2,441 | 222 | 2,219 |
| 27 | 2,491 | 227 | 2,264 | 2,542 | 232 | 2,310 |
| 28 | 2,590 | 236 | 2,353 | 2,643 | 242 | 2,401 |
| 29 | 2,689 | 246 | 2,442 | 2,744 | 252 | 2,492 |
| 30 | 2,788 | 256 | 2,532 | 2,846 | 262 | 2,584 |
| 31 | 2,887 | 266 | 2,621 | 2,947 | 272 | 2,675 |
| 32 | 2,986 | 276 | 2,710 | 3,048 | 282 | 2,766 |
| 33 | 3,085 | 286 | 2,799 | 3,149 | 292 | 2,857 |
| 34 | 3,184 | 296 | 2,888 | 3,250 | 303 | 2,948 |
| 35 | 3,284 | 306 | 2,978 | 3,352 | 313 | 3,039 |
| 36 | 3,383 | 316 | 3,067 | 3,453 | 323 | 3,130 |
| 37 | 3,482 | 326 | 3,156 | 3,554 | 333 | 3,221 |
| 38 | 3,581 | 336 | 3,245 | 3,655 | 343 | 3,312 |
| 39 | 3,680 | 346 | 3,335 | 3,756 | 353 | 3,403 |
| 40 | 3,779 | 355 | 3,424 | 3,857 | 363 | 3,494 |
| 41 | 3,878 | 365 | 3,513 | 3,959 | 373 | 3,585 |
| 41+11 months and over ⁵ | 3,965 | 374 | 3,591 | 4,047 | 382 | 3,665 |

1. High-3 averages for both grades (formerly levels) are for carriers who have worked full-time on a continuous basis between July 1, 2014, and June 30, 2017, at Step O (formerly Step 12).

2. Years of service includes any unused sick leave.

3. The reduction for a survivor's annuity is the amount necessary to provide maximum benefits (55% of basic annuity) to a surviving spouse.

4. If covered by the NALC Health Benefit Plan, a further deduction of either \$381.74 per month if for self plus one (code 323), \$363.76 if for self and family (code 322), or \$167.70 if for self only (code 321) will be made. In addition, premiums for any coverage under the Federal Employees' Group Life Insurance Program will reduce the net annuity further.

5. Under CSRS rules, the maximum allowable yearly annuity cannot exceed 80 percent of an annuitant's high-3 average. This limit is reached when an annuitant's years of service amount to 41 years and 11 months. Individuals with more than 41 years and 11 months of service will not get a higher annuity based on additional service, but may get slightly more than 80 percent of their high-3 average on the basis of unused sick leave accumulated under CSRS.

Monthly CSRS annuity payments for letter carriers who retire on Aug. 1, 2017

The table below provides monthly basic annuity, survivor reduction and reduced annuity amount estimates for letter carriers who plan to take optional retirement on Aug. 1, 2017.

Estimates are computed by using the given high-3 aver-

ages, which are based on the basic pay earned by full-time Step O carriers and vary by length of postal/federal/military service.

Reduced annuity amounts reflect the difference between the given basic annuity and survivor reduction figures.

| Years of Service ² | CC Grade 1 / High-3 Average ¹ : \$59,550 | | | CC Grade 2 / High-3 Average ¹ : \$60,782 | | |
|------------------------------------|---|--------------------------------------|--|---|--------------------------------------|--|
| | Basic Annuity | Max. Survivor Deduction ³ | Max. Survivor Reduced Annuity ⁴ | Basic Annuity | Max. Survivor Deduction ³ | Max. Survivor Reduced Annuity ⁴ |
| 20 | \$1,799 | \$157 | \$1,642 | \$1,836 | \$161 | \$1,675 |
| 21 | 1,898 | 167 | 1,731 | 1,937 | 171 | 1,766 |
| 22 | 1,997 | 177 | 1,820 | 2,039 | 181 | 1,857 |
| 23 | 2,097 | 187 | 1,909 | 2,140 | 192 | 1,949 |
| 24 | 2,196 | 197 | 1,999 | 2,241 | 202 | 2,040 |
| 25 | 2,295 | 207 | 2,088 | 2,343 | 212 | 2,131 |
| 26 | 2,394 | 217 | 2,177 | 2,444 | 222 | 2,222 |
| 27 | 2,494 | 227 | 2,267 | 2,545 | 232 | 2,313 |
| 28 | 2,593 | 237 | 2,356 | 2,647 | 242 | 2,404 |
| 29 | 2,692 | 247 | 2,445 | 2,748 | 252 | 2,496 |
| 30 | 2,791 | 257 | 2,535 | 2,849 | 262 | 2,587 |
| 31 | 2,891 | 267 | 2,624 | 2,950 | 273 | 2,678 |
| 32 | 2,990 | 276 | 2,713 | 3,052 | 283 | 2,769 |
| 33 | 3,089 | 286 | 2,803 | 3,153 | 293 | 2,860 |
| 34 | 3,188 | 296 | 2,892 | 3,254 | 303 | 2,951 |
| 35 | 3,288 | 306 | 2,981 | 3,356 | 313 | 3,043 |
| 36 | 3,387 | 316 | 3,071 | 3,457 | 323 | 3,134 |
| 37 | 3,486 | 326 | 3,160 | 3,558 | 333 | 3,225 |
| 38 | 3,585 | 336 | 3,249 | 3,660 | 343 | 3,316 |
| 39 | 3,685 | 346 | 3,339 | 3,761 | 354 | 3,407 |
| 40 | 3,784 | 356 | 3,428 | 3,862 | 364 | 3,498 |
| 41 | 3,883 | 366 | 3,517 | 3,963 | 374 | 3,590 |
| 41+11 months and over ⁵ | 3,970 | 374 | 3,595 | 4,052 | 383 | 3,669 |

1. High-3 averages for both grades (formerly levels) are for carriers who have worked full-time on a continuous basis between Aug. 1, 2014, and July 31, 2017, at Step O (formerly Step 12).

2. Years of service includes any unused sick leave.

3. The reduction for a survivor's annuity is the amount necessary to provide maximum benefits (55% of basic annuity) to a surviving spouse.

4. If covered by the NALC Health Benefit Plan, a further deduction of either \$381.74 per month if for self plus one (code 323), \$363.76 if for self and family (code 322), or \$167.70 if for self only (code 321) will be made. In addition, premiums for any coverage under the Federal Employees' Group Life Insurance Program will reduce the net annuity further.

5. Under CSRS rules, the maximum allowable yearly annuity cannot exceed 80 percent of an annuitant's high-3 average. This limit is reached when an annuitant's years of service amount to 41 years and 11 months. Individuals with more than 41 years and 11 months of service will not get a higher annuity based on additional service, but may get slightly more than 80 percent of their high-3 average on the basis of unused sick leave accumulated under CSRS.